B1 (Official Form 1)(12/11)								
	States Bankru istrict of New M		Court				Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Middle):  Bevill, Vincen W				Name of Joint Debtor (Spouse) (Last, First, Middle):  Bevill, Bambi A				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						Joint Debtor in trade names):	the last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-2475				our digits of than one, state	all)	r Individual-Tax	xpayer I.D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. and Street, City, a 133 Rincon Loop Tijeras, NM	,	ZIP Code	133	Address of Rincon eras, NM		(No. and Stree	t, City, and State):	ZIP Code
		7059	┪					87059
County of Residence or of the Principal Place of Bernalillo	Business:		Ber	rnalillo		Principal Place		
Mailing Address of Debtor (if different from stre PO Box 364 Tijeras, NM	et address):		PO	g Address Box 364 eras, NM		tor (if different	from street address):	
Tijeras, iviii		ZIP Code		ias, itiii				ZIP Code
	87	<u>'059</u>						87059
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor	Nature of				_	_	y Code Under Whi	ch
(Form of Organization) (Check one box)  Individual (includes Joint Debtors)	(Check or Health Care Busin		the Petition is Filed (Check one box)					
See Exhibit D on page 2 of this form.	☐ Single Asset Real		efined	fined Chapter 7 Chapter 9 Chapter 15 Petition for Recognition				
☐ Corporation (includes LLC and LLP)	in 11 U.S.C. § 10			Chapter 11 of a Foreign Main Proceeding				
Partnership	☐ Railroad☐ Stockbroker			☐ Chapt	☐ Chapter 12 ☐ Chapter 15 Petition for Recognition			
Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Commodity Broke	er		☐ Chapter 13 of a Foreign Nonmain Proceeding			oceeding	
	☐ Clearing Bank☐ Other						45.1	
Chapter 15 Debtors	Tax-Exemp	nt Entity		-		Nature o		
Country of debtor's center of main interests:	(Check box, if	f applicable)	■ Debts are primarily consumer debts, □ Debts are primarily					
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor is a tax-exemunder Title 26 of the Code (the Internal R	United State	es	"incurr	•	§ 101(8) as idual primarily fo household purpo	r	ess debts.
Filing Fee (Check one box	)	Check on			•	oter 11 Debtors		
Full Filing Fee attached						ned in 11 U.S.C. §		
☐ Filing Fee to be paid in installments (applicable to		Check if:	otor is not	tor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
attach signed application for the court's consideration debtor is unable to pay fee except in installments.				tor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates)				
Form 3A.				less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). applicable boxes:				ee years inereafier).
Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration		☐ A p	olan is bein ceptances o	ng filed with of the plan w	this petition. were solicited process. S.C. § 1126(b).		ne or more classes of cr	editors,
Statistical/Administrative Information						THIS SI	PACE IS FOR COURT	USE ONLY
Debtor estimates that funds will be available								
Debtor estimates that, after any exempt proper there will be no funds available for distribution	erty is excluded and ad on to unsecured credito	lministrative ors.	e expense	es paid,				
Estimated Number of Creditors						1		
		001- 10,001- 25,001		50,001-	OVER			
			0,000	100,000	OVER 100,000			
Estimated Assets			_	_	_	1		
\$0 to \$50,001 to \$100,001 to \$500,001 \$550,000 \$100,000 \$500,000 to \$1 timelino 1	\$1,000,001 \$10,000,001 \$. o \$10 to \$50 to	o \$100 to	] 100,000,001 5 \$500 hillion	\$500,000,001 to \$1 billion	More than \$1 billion			
Estimated Liabilities		] [	1					
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 \$.	\$50,000,001 \$ o \$100 to	100,000,001 \$500		More than \$1 billion			
Case 13-1073 dillion 7	million 1 million million		il <b>li</b> on	ntered		<del> 3 09:49:</del> 5	55 Page 1 of	45

B1 (Official Form 1)(12/11) Page 2 Name of Debtor(s): Voluntary Petition Bevill, Vincen W Bevill, Bambi A (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Christopher M. Gatton March 7, 2013 Signature of Attorney for Debtor(s) (Date) Christopher M. Gatton Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(12/11) Page 3

Name of Debtor(s):

Bevill, Vincen W Bevill, Bambi A

(Check only one box.)

Date

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Vincen W Bevill

Signature of Debtor Vincen W Bevill

X /s/ Bambi A Bevill

Signature of Joint Debtor Bambi A Bevill

Telephone Number (If not represented by attorney)

March 7, 2013

Date

### Signature of Attorney\*

### X /s/ Christopher M. Gatton

Signature of Attorney for Debtor(s)

#### Christopher M. Gatton

Printed Name of Attorney for Debtor(s)

### Law Office of George "Dave" Giddens

Firm Name

10400 Academy N.E. Suite 350 Albuquerque, NM 87111

Address

Email: giddens@giddenslaw.com

(505)271-1053 Fax: (505)271-4848

Telephone Number

March 7, 2013

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a foreign

☐ I request relief in accordance with chapter 15 of title 11. United States Code.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting

Certified copies of the documents required by 11 U.S.C. §1515 are attached.

proceeding, and that I am authorized to file this petition.

recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address			

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

2000 12 10724 i7 Doo 1 Filed 02/07/19

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B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court District of New Mexico

In re	Vincen W Bevill Bambi A Bevill		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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Best Case Bankruptcy

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable tatement.] [Must be accompanied by a motion for determination by the court.]  ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Vincen W Bevill Vincen W Bevill
Date: March 7, 2013

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court District of New Mexico

In re	Vincen W Bevill Bambi A Bevill		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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Best Case Bankruptcy

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, o
through the Internet.);
6 "
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Bambi A Bevill
Bambi A Bevill
Date: March 7, 2013

## United States Bankruptcy Court District of New Mexico

In re	Vincen W Bevill,		Case No	
	Bambi A Bevill			
-		Debtors	Chapter	7

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	150,000.00		
B - Personal Property	Yes	5	29,181.27		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		142,730.15	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		79,893.35	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,291.68
J - Current Expenditures of Individual Debtor(s)	Yes	2			3,635.55
Total Number of Sheets of ALL Schedu	ıles	19			
	To	otal Assets	179,181.27		
			Total Liabilities	222,623.50	

## **United States Bankruptcy Court**

101(8)), filing

District of I	New Mexico	
Vincen W Bevill, Bambi A Bevill		Case No.
	Debtors	Chapter 7
STATISTICAL SUMMARY OF CERTAIN I		·
f you are an individual debtor whose debts are primarily consumed case under chapter 7, 11 or 13, you must report all information re	r debts, as defined in § 101 equested below.	(8) of the Bankruptcy Code (11 U.S.C.§
☐ Check this box if you are an individual debtor whose debts a report any information here.	are NOT primarily consum	er debts. You are not required to
This information is for statistical purposes only under 28 U.S.C summarize the following types of liabilities, as reported in the		1.
Type of Liability	Amount	
Domestic Support Obligations (from Schedule E)	•	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	(	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)		0.00
Student Loan Obligations (from Schedule F)	46,082	2.14
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E		0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)		0.00
TOTAL	46,08	2.14
State the following:		
Average Income (from Schedule I, Line 16)	3,29	1.68
Average Expenses (from Schedule J, Line 18)	3,63	5.55
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,13	8.10
State the following:		
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		0.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		79,893.35
5 Total of non-priority unsecured debt (sum of 1, 3, and 4)		70 803 35

•	
In	re

Vincen W Bevill, Bambi A Bevill

#### Debtors

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Residence: 2.6 acres with 1700 sq. foot home,		J	150,000.00	139,248.82
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Residence: 2.6 acres with 1700 sq. foot home, detached 2 car garage and 1000 square foot

office/guest house

Location: 9199 National Road Valley Grove, WV 26060

> Sub-Total > 150,000.00 (Total of this page)

150,000.00 Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules) Entered 03/07/13 09:49:55 Page 10 of 45

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	ш	10

Vincen W Bevill, Bambi A Bevill

Sub-Total >

(Total of this page)

5,109.40

Debtors

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash: none	J	0.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit	Checking Account: 6515 Location: Wells Fargo 503 New Mexico 333 Tijeras, NM 87059	J	356.83
	unions, brokerage houses, or cooperatives.	Savings Account: 9444 Location: Wells Fargo 503 New Mexico 333 Tijeras, NM 87059	J	75.00
		Other: 0193 Location: Wesbanco 100 Cabela Dr. Triadelphia, WV 26059	J	0.00
		Other: 5722 Location: Chase Bank PO Box 659754 San Antonio, TX 78265-2629	J	9.19
		Trust account balance with: The Law Office of George "Dave" Giddens, P.C. 10400 Academy NE, Suite 350 Albuquerque, NM 87111	С	1,108.48
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security Deposit: Security Deposit Held By Landlord	J	1,934.90
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furniture: 1 bedroom set (queen size bed & headboard, 2 dressers and 2 bedside tables); 1 queen size bed with no headboard; 2 double size beds, 2 non-matching dressers; 2 sofas, 1 Dining Room Set, 1 Rocking Chair, 1 Wingbacked Chair; 2 Coffee Tables; 1 TV Stand	J	1,500.00
		Appliances: Microwave, Coffee Maker, Electric Can Opener, Crockpot, Hand Mixer	J	125.00

4 continuation sheets attached to the Schedule of Personal Property

In re	Vincen W Bevill
	Bambi A Bevill

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
			Household: flatware, pots & pans, knife set, plats,glasses,Popcorn Maker, lamps, pictures, nicknacks	J	250.00
			Audio-Video: Stereo, Bass Guitar, Yamaha Keyboard, sound system, old surround sound entertainment system, 2 large TVs, 2 Small TVs, 3 acoustic guitars, 1 electric guitar, dvd player	J	1,200.00
			Office: 1 small desk, 1 large office desk, 3 office chairs, 1 large file cabinet, 2 small file cabinets, 2 HP Laptops, 1 broken laptop, 1 Personal Computer 1 mini-laptop	J ,	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin,		Collectibles: coin collection (3 sets of U.S. States Quarters)	J	40.00
	record, tape, compact disc, and other collections or collectibles.		Books-Music: books, music cds, sermon cds, movies on dvd	J	200.00
6.	Wearing apparel.		Clothes: Attire for self, spouse and 3 teen sons	J	1,000.00
7.	Furs and jewelry.		Furs: 1 rabbit fur coat	J	60.00
			Jewelry: Wedding/Engagement Ring set; man's wedding ring; costume jewlery; inexpensive watches	J	700.00
8.	Firearms and sports, photographic, and other hobby equipment.		Sports-Hobby: Fishing poles, tackle box, tackle, paintball gun	J	100.00
			Firearms: 2 handguns	J	600.00
			Tools: Mechanic tools, 2 push lawnmowers, 1 ladder, 1 air compressor, 1 large truck toolbox	J	400.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total >	5,050.00
(Total of this page)	

In re	Vincen W Bevill
	Bambi A Bevill

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Retirement: PERA- this is a retirement plan from the State of New Mexico sponsored by my wife's employer starting in November 2012	e W	1,506.87
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Tax Refund Est: Federal Tax Return for 2012	J	3,000.00
			/T-4-1	Sub-Tot	al > <b>4,506.87</b>
			(Total	of this page)	

Sheet **2** of **4** continuation sheets attached

In re	Vincen W Bevill
	Bambi A Bevill

Case No.

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		Auto: 2003 Dodge Ram 1500 4x4 175,000 miles	J	7,600.00
	other vehicles and accessories.		Auto: 2005 Ford Focus station wagon with about 175000 miles	J	3,400.00
			Motorcycle: 2002 Honda Shadow A.C.E. 750	н	2,300.00
			Trailer: 2010 Shoreline Boat Trailer	н	700.00
26.	Boats, motors, and accessories.		Boat: 1957 Lone Star 16 ft. aluminum fishing boat	н	500.00
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.		Animals: 1 Dog- blacklab/hound mix; 2 cats	J	15.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

Sub-Total > 14,515.00 (Total of this page)

In re	Vincen W Bevill,
	Bambi A Bevill

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind not already listed. Itemize.

X

Sub-Total > (Total of this page)

Total >

29,181.27

0.00

In re

Vincen W Bevill, Bambi A Bevill

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Check one box) ■ 11 U.S.C. §522(b)(2) □ 11 U.S.C. §522(b)(3)		mount subject to adjustment on 4/1 ith respect to cases commenced on	
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Residence: 2.6 acres with 1700 sq. foot home, detached 2 car garage and 1000 square foot office/guest house Location: 9199 National Road Valley Grove, WV 26060	11 U.S.C. § 522(d)(1)	10,751.18	150,000.00
Checking, Savings, or Other Financial Accounts, Checking Account: 6515 Location: Wells Fargo 503 New Mexico 333 Tijeras, NM 87059	Certificates of Deposit 11 U.S.C. § 522(d)(5)	356.83	356.83
Savings Account: 9444 Location: Wells Fargo 503 New Mexico 333 Tijeras, NM 87059	11 U.S.C. § 522(d)(5)	75.00	75.00
Other: 5722 Location: Chase Bank PO Box 659754 San Antonio, TX 78265-2629	11 U.S.C. § 522(d)(5)	9.19	9.19
Security Deposits with Utilities, Landlords, and O Security Deposit: Security Deposit Held By Landlord	thers 11 U.S.C. § 522(d)(5)	1,934.90	1,934.90
Household Goods and Furnishings Furniture: 1 bedroom set (queen size bed & headboard, 2 dressers and 2 bedside tables); 1 queen size bed with no headboard; 2 double size beds, 2 non-matching dressers; 2 sofas, 1 Dining Room Set, 1 Rocking Chair, 1 Wingbacked Chair; 2 Coffee Tables; 1 TV Stand	11 U.S.C. § 522(d)(3)	1,500.00	1,500.00
Appliances: Microwave, Coffee Maker, Electric Can Opener, Crockpot, Hand Mixer	11 U.S.C. § 522(d)(3)	125.00	125.00
Household: flatware, pots & pans, knife set, plats,glasses,Popcorn Maker, lamps, pictures, nicknacks	11 U.S.C. § 522(d)(3)	250.00	250.00
Audio-Video: Stereo, Bass Guitar, Yamaha Keyboard, sound system, old surround sound entertainment system, 2 large TVs, 2 Small TVs, 3 acoustic guitars, 1 electric guitar, dvd player	11 U.S.C. § 522(d)(3)	1,200.00	1,200.00
Office: 1 small desk, 1 large office desk, 3 office chairs, 1 large file cabinet, 2 small file cabinets, 2 HP Laptops, 1 broken laptop, 1 Personal Computer, 1 mini-laptop	11 U.S.C. § 522(d)(3)	500.00	500.00

\_\_\_\_ continuation sheets attached to Schedule of Property Claimed as Exempt Entered 03/07/13 09:49:55 Page 16 of 45 Best Case Bankruptcy

In re Vincen W Bevill, Bambi A Bevill

### Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Books, Pictures and Other Art Objects; Collectibles Collectibles: coin collection (3 sets of U.S. States Quarters)	<u>\$</u> 11 U.S.C. § 522(d)(3)	40.00	40.00
Books-Music: books, music cds, sermon cds, movies on dvd	11 U.S.C. § 522(d)(3)	200.00	200.00
Wearing Apparel Clothes: Attire for self, spouse and 3 teen sons	11 U.S.C. § 522(d)(3)	1,000.00	1,000.00
Furs and Jewelry Furs: 1 rabbit fur coat	11 U.S.C. § 522(d)(4)	60.00	60.00
Jewelry: Wedding/Engagement Ring set; man's wedding ring; costume jewlery; inexpensive watches	11 U.S.C. § 522(d)(4)	700.00	700.00
Firearms and Sports, Photographic and Other Hob Sports-Hobby: Fishing poles, tackle box, tackle, paintball gun	by Equipment 11 U.S.C. § 522(d)(5)	100.00	100.00
Firearms: 2 handguns	11 U.S.C. § 522(d)(5)	600.00	600.00
Tools: Mechanic tools, 2 push lawnmowers, 1 ladder, 1 air compressor, 1 large truck toolbox	11 U.S.C. § 522(d)(3)	400.00	400.00
Interests in IRA, ERISA, Keogh, or Other Pension of Retirement: PERA- this is a retirement plan from the State of New Mexico sponsored by my wife's employer starting in November 2012	or Profit Sharing Plans 11 U.S.C. § 522(d)(12)	1,506.87	1,506.87
Other Contingent and Unliquidated Claims of Every Tax Refund Est: Federal Tax Return for 2012	<u>/ Nature</u> 11 U.S.C. § 522(d)(5)	3,000.00	3,000.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> Auto: 2003 Dodge Ram 1500 4x4 175,000 miles	11 U.S.C. § 522(d)(2) 11 U.S.C. § 522(d)(5)	3,450.00 2,808.00	7,600.00
Auto: 2005 Ford Focus station wagon with about 175000 miles	11 U.S.C. § 522(d)(2)	3,400.00	3,400.00
Motorcycle: 2002 Honda Shadow A.C.E. 750	11 U.S.C. § 522(d)(5)	160.67	2,300.00
Trailer: 2010 Shoreline Boat Trailer	11 U.S.C. § 522(d)(5)	700.00	700.00
Boats, Motors and Accessories Boat: 1957 Lone Star 16 ft. aluminum fishing boat	11 U.S.C. § 522(d)(5)	500.00	500.00
Animals Animals: 1 Dog- blacklab/hound mix; 2 cats	11 U.S.C. § 522(d)(5)	15.00	15.00

Total: **35,342.64 178,072.79** 

In re

Vincen W Bevill, Bambi A Bevill

Case No.

**Debtors** 

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	Ç	Hu	sband, Wife, Joint, or Community	C	U N	D	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C J M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	O Z F _ Z G E Z	N L L Q U L D A T	S	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxx8111			12/17/2004	Т	T E D			
Citi Mortgage 1000 Technology Drive MS 705 O'Fallon, MO 63368-2240		J	Home Mortgage 1st Residence: 2.6 acres with 1700 sq. foot home, detached 2 car garage and 1000 square foot office/guest house Location: 9199 National Road Valley Grove, WV 26060		U			
			Value \$ 150,000.00	Ш			111,742.80	0.00
Account No. xxxxxxx1582			Home Mortgage 2nd					
Fifth Third Bank PO Box 740778 Cincinnati, OH 45274-0778		J	Residence: 2.6 acres with 1700 sq. foot home, detached 2 car garage and 1000 square foot office/guest house Location: 9199 National Road Valley Grove, WV 26060					
			Value \$ 150,000.00	1			27,506.02	0.00
Account No. xxxxxx2895			Car Loan					
First National Bank PO Box 6000 Hermitage, PA 16148		J	Auto: 2003 Dodge Ram 1500 4x4 175,000 miles					
			Value \$ <b>7,600.00</b>	1			1,342.00	0.00
Account No. xxxxxxxxxxxxx8327  Polaris PO Box 71106 Charlotte, NC 28272-1106		н	Vehicle Loan  Motorcycle: 2002 Honda Shadow A.C.E. 750				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
			Value \$ 2,300.00				2,139.33	0.00
_0 continuation sheets attached			S (Total of th	ubt nis p			142,730.15	0.00
			(Report on Summary of Sc		ota ule		142,730.15	0.00

Т	
ın	re

Vincen W Bevill, Bambi A Bevill

Case No.

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority

also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. $\S$ 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

## Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

## ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Vincen W Bevill, Bambi A Bevill

Case No.			

**Debtors** 

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts Owed to Governmental Units** 

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, O D E B T O R NLIQUIDATED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) NOTICE ONLY Account No. 0.00 4041 N. Central Ave., Ste 112 Phoenix, AZ 85012-5000 C 0.00 0.00 **NOTICE ONLY** Account No. **IRS** 0.00 **Centralized Insolvency Operation** PO Box 7346 C Philadelphia, PA 19114-7346 0.00 0.00 NOTICE ONLY Account No. **New Mexico Taxation & Revenue** 0.00 Dept. PO Box 8575 С Albuquerque, NM 87198 0.00 0.00 Property tax Account No. **Ohio County Assessor** Unknown 1500 Chapline St. Wheeling, WV 26003 C Unknown 0.00 Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to

 $\begin{array}{c} Case \ 13-10734-j7 \quad Doc \ 1 \quad Fil. \\ \text{Software Copyright (c) } \ 1996-2012 - \text{CCH INCORPORATED - www.bestcase.com} \end{array}$ Filed 03/07/13 Entered 03/07/13 09:49:55 Page 20 of 45

(Total of this page)

(Report on Summary of Schedules)

0.00

0.00

0.00

0.00

Schedule of Creditors Holding Unsecured Priority Claims

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In re	Vincen W Bevill,
	Bambi A Bevill

Case No		
· · · · · · · · · · · · · · · · · · ·		

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	HYD-CD-LZC	U T F	AMOUNT OF CLAIM
Account No. xxx-xxx-x97-0-6			Utility Bill for home in West Virginia	Т	T E D		
American Electric Power Company PO Box 24401 Canton, OH 44701-4401		J			D		146.75
Account No. xxxxxxxxxxx1014	┢		Credit Card	╁	$\vdash$	$\vdash$	
American Express P.O. Box 981540 El Paso, TX 79998-1540	x	w					5,000.00
Account No. xxxxxxxxxxx0009	┢		Store Card		Н	$\vdash$	1,11111
Best Buy (HSBC) PO Box 60504 City of Industry, CA 91716-0504		н					395.88
Account No. xxxxxxxxxxxx9926			Store Cord	-	Н	L	393.00
Best Buy (HSBC) PO Box 60504 City of Industry, CA 91716-0504		w	Store Card				798.15
						L	7 30.13
2 continuation sheets attached			(Total of t	Subt his j			6,340.78

In re	Vincen W Bevill,	Case No
	Bambi A Bevill	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_	_			_	—		
CREDITOR'S NAME,	C	Hus	sband, Wife, Joint, or Community	18	U N L	D		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBHOR	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	I Q U I	SPUTED		AIM
Account No. xxxxxxxxxxxx6502			Credit Card	T	E			
Capitol One/HSBC Master Card PO Box 60501 City of Industry, CA 91716-0501		w			D		2,123.	.55
Account No. xxxxxxxxxxxx0008			Credit Card			Г		
Chase Visa PO Box 15548 Wilmington, DE 19886-5548		н					5,163.	.34
Account No. xxxxxxxxxxxx5857			Credit Card	-	⊬	$\vdash$	<del></del>	
Chase Visa PO Box 15123 Wilmington, DE 19850-5123		w	Credit Gard				3,928.	.63
Account No. xxxxxxxxxxx4842			Credit Card			Г		
Discover PO Box 29033 Phoenix, AZ 85038-9033		н					987.	.28
Account No.			Credit Card	T	T	T		
Discover PO Box 29033 Phoenix, AZ 85038-9033		w					6,992.	.38
Sheet no. 1 of 2 sheets attached to Schedule of			2	Sub	tota	1	40.405	10
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	19,195.	.10

In re	Vincen W Bevill,	Case No.
	Bambi A Bevill	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	ļċ	U	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATE	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxx-xx1483			Utility Bill for home in West Virginia	Т	ΙT		
Mountaineer Gas Company PO Box 5656 Charleston, WV 25361-0656		J			D		528.00
Account No. xx9660		Г	Utility Bill for home in West Virginia				
Ohio County Public Services PO Box 216 Triadelphia, WV 26059		J					
							133.24
Account No. xxxxx0925	t		Student Loan	+			
U.S. Dept. of Education PO Box 530260 Atlanta, GA 30353-0260		w					
							46,082.14
Account No.	-		Medical	1	H		,
Wheeling Hospital One Medical Park Wheeling, WV 26003		н					7,500.00
Account No. xxxx-xxxx03-01	┢		Utility Bill for home in West Virginia	+	⊢		
Wheeling Municipal Services 1500 Chapline Street Room 112 Wheeling, WV 26003-3553		J	ounty bill for nome in west virginia				114.01
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of				Subt	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				54,357.39
				Γ	ota	ıl	
			(Report on Summary of So	hec	lule	s)	79,893.35

1		
- 1	n	re

Vincen W Bevill, Bambi A Bevill

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

**Homes in Transition** 4508 Columbine Ave., NE Albuquerque, NM 87113

We are caretakers with Homes in Transition, where we rent a house for a fraction of the normal rent. In return we must keep the home show ready for realtors to show it to potential buyers. Month-to-month lease signed 2/8/13.

Mary Kay, Inc. P.O.Box 799045 Dallas, TX 75379-9045

Mary Kay Independent Beauty Consultant (must purchase \$200 or product per year to remain inactive, or \$200 per quarter to remain active; currently inactive)

In re

Vincen W Bevill, Bambi A Bevill

**Debtors** 

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

**Christy Denend** PO Box 297 Buffalo, WY 82834 This is Bambi's mother **American Express** P.O. Box 981540 El Paso, TX 79998-1540

('000	NIA
L ase	INO.

Debtor(s)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: DEPENDENTS OF DEBTOR AND SPOUSE						
			E(S):			
Married	Son		13			
	Son		15			
	Son		16			
Employment:	DEBTOR			SPOUSE		
Occupation		Epidemio				
Name of Employer	None			rtment of I	Health	
How long employed		0 Years, 2	2 Months	;		
Address of Employer		1190 S. S				
		Santa Fe,				
	rojected monthly income at time case filed)			BTOR		SPOUSE
	commissions (Prorate if not paid monthly)		\$	0.00	\$ _	4,532.67
2. Estimate monthly overtime			\$	0.00	\$ <u> </u>	0.00
3. SUBTOTAL		Г	¢	0.00	\$	4,532.67
3. SUBTOTAL		L	Φ	0.00	φ_	4,332.07
4. LESS PAYROLL DEDUCTIONS		_				
a. Payroll taxes and social secur			\$	0.00	\$	515.82
b. Insurance	iity		\$	0.00	\$ <del>_</del>	270.34
c. Union dues			\$	0.00	\$ <del>-</del>	0.00
	nsurance		\$	0.00	\$ <del>-</del>	50.51
	A Retirement		\$	0.00	\$ <del>_</del>	404.32
5 GURTOTH OF BANBOUL DED	HOTELONG	Г	Φ.	2.22	Φ.	4.040.00
5. SUBTOTAL OF PAYROLL DED	UCTIONS		\$	0.00	\$_	1,240.99
6. TOTAL NET MONTHLY TAKE	HOME PAY		\$	0.00	\$_	3,291.68
	business or profession or farm (Attach detailed sta	itement)	\$	0.00	\$	0.00
8. Income from real property			\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
10. Alimony, maintenance or support dependents listed above	t payments payable to the debtor for the debtor's us	se or that of	\$	0.00	\$	0.00
11. Social security or government ass	sistance		· <del></del>		· -	
(G 'C)			\$	0.00	\$	0.00
			\$	0.00	<u> </u>	0.00
12. Pension or retirement income			\$	0.00	· -	0.00
13. Other monthly income			Ť	<u> </u>	Ť <b>–</b>	0.00
(Specify):			\$	0.00	\$	0.00
(0,1000)			\$	0.00	\$ _	0.00
14. SUBTOTAL OF LINES 7 THRO	DUGH 13	ſ	\$	0.00	\$_	0.00
15. AVERAGE MONTHLY INCOM	IE (Add amounts shown on lines 6 and 14)	-	\$	0.00	\$_	3,291.68
16. COMBINED AVERAGE MONT	THLY INCOME: (Combine column totals from lin	e 15)		\$	3,291	.68

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **Vincen is currently looking for work.** 

B6J (Off	icial Form 6J) (12/07)
	Vincen W Bevill
In re	Bambi A Bevill

	Case No.	
 	•	

Cose No

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of

expenditures labeled "Spouse."		
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No X	· .	
b. Is property insurance included? Yes X No No		
2. Utilities: a. Electricity and heating fuel	\$	218.00
b. Water and sewer	\$	100.00
c. Telephone	\$	130.00
d. Other See Detailed Expense Attachment	\$	695.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	700.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	75.00
8. Transportation (not including car payments)	\$	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	250.00
11. Insurance (not deducted from wages or included in home mortgage payments)	<u> </u>	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	175.00
e. Other Century 21 Auto Insurance for truck & car	\$	175.00
12. Taxes (not deducted from wages or included in home mortgage payments)	-	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	· <del></del>	
plan)		
a. Auto	\$	242.55
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$ <del></del>	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$ <del></del>	250.00
17. Office	Ψ	200.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	3,635.55
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
Home expenses vary due to arrangement with Homes in Transition		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	3,291.68
b. Average monthly expenses from Line 18 above	\$	3,635.55
Monthly nating one (a minus h)	\$	-343.87

	VIIICEII VV DEVIII
In re	Bambi A Bevill

Case No.		
Case No.		

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) **Detailed Expense Attachment**

## **Other Utility Expenditures:**

American Electric Power	\$ 145.00
PNM Electric	\$ 73.00
Mountaineer Gas Company	\$ 90.00
New Mexico Gas Company	\$ 103.00
Wheeling Municipal Services-water	\$ 30.00
City of Albuquerque- water, sewer & trash	\$ 71.00
Ohio County PSD-sewer	\$ 53.00
AT&T + Straight Talk Verizon	\$ 130.00
Total Other Utility Expenditures	\$ 695.00

## Other Expenditures:

Cable & Internet	\$	50.00
Family Personal Care	<u> </u>	100.00
Children's School Expenses	<u> </u>	50.00
Animal Care	<u> </u>	50.00
Total Other Expenditures	\$	250.00

## United States Bankruptcy Court District of New Mexico

In re	Vincen W Bevill Bambi A Bevill		Case No.	
		Debtor(s)	Chapter	7

## STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

N	or	ıe
	$\neg$	

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$8,368.56	2013 Wife New Mexico Department of Health
\$8,838.93	2012 Wife New Mexico Department of Health
\$10,633.28	2012 Wife West Virginia State Auditor's Office
\$12,076.00	2011 Wife State of WV-West Virginia University
\$32,533.28	2012 Husband Living Word Church Wheeling, WV from 10/2000 to 8/31/2012 this was my employer
\$49,300.00	2011 Husband Living Word Church Wheeling, WV from 10/2000 to 8/31/2012 this was my employer
\$-1,864.00	2011 Wife - Mary Kay business loss

#### 2. Income other than from employment or operation of business

None 

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT <b>\$1,500.00</b>	SOURCE 1/28/13 gift from friend for repairs to Vincen's truck Darlene Tarpley through Victory Assembly of God Church PO Box 250 Santa Clara, NM 88026	
\$2,000.00	1/2/13 gift from parents to pay for bankruptcy Van & Sandy Bevill PO Box 77 Hanover, NM 88041	
\$370.00	12/27/12 gift from Victory Assembly of God Church PO Box 250 Santa Clara, NM 88026	
\$300.00	12/11/12 gift from parents for Christmas  Van & Sandy Bevill  PO Box 77	

11/26/12 gift from parents for help with Vincen's truck and motorcycle payments

Van & Sandy Bevill **PO Box 77** 

Hanover, NM 88041

Hanover, NM 88041

#### 3. Payments to creditors

\$300.00

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL AMOUNT PAID OF CREDITOR **PAYMENTS** OWING

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF NAME AND ADDRESS OF CREDITOR **TRANSFERS** OWING **TRANSFERS** 

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None b De

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

Teays Valley Trustee, LLC 600 A-1 Prestige Park Hurricane, WV 25526 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN Sale set for March 26, 2013

DESCRIPTION AND VALUE OF PROPERTY

Residence listed on Schedule A

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE

1st Choice Credit Counseling 2049 Marco Drive Camarillo, CA 93010

Law Office of George Dave Giddens, P.C. 10400 Academy Rd NE, Suite 350 Albuquerque, NM 87111 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

12/29/12

1/2/13

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$35.00 - pre-petition credit

counseling

\$1,850.00 - retainer for

bankruptcy

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

Baierl Automotive

10430 Perry Hwy. Wexford, PA 15090 DATE

06/23/2011

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

Traded in 2003 Oldsmobile Silhouette mini-van

Value: 2522.50

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

Wesbanco 100 Cabela Drive Triadelphia, WV 26059 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

Checking 3370 Final Balance: 0.00 AMOUNT AND DATE OF SALE OR CLOSING

0.00 08/30/2012

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Best Case Bankruptcy

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Vander Bevill, Jr. HC 71 Unit 15 Box 9 Hanover, NM 88041 DESCRIPTION AND VALUE OF PROPERTY Storing brother's camper/trailer

ROPERTY LOCATION OF PROPERTY

133 Rincon Loop
Tijeras, NM 87059

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 9199 National Road Valley Grove WV 26060-0000

447 Montclaire Drive SE Albuquerque, NM 87108 NAME USED

DATES OF OCCUPANCY **12/23/03-8/31/12** 

9/1/12-2/8/13

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable

or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS NOTICE GOVERNMENTAL UNIT LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** 

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF STATUS OR DISPOSITION DOCKET NUMBER GOVERNMENTAL UNIT

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

**BEGINNING AND** 

NAME AND ADDRESS

#### DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

and the donar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

## 21 . Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

## 22 . Former partners, officers, directors and shareholders

None

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

## 23 . Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	March 7, 2013	Signature	/s/ Vincen W Bevill
	_		Vincen W Bevill
			Debtor
Date	March 7, 2013	Signature	/s/ Bambi A Bevill
	_		Bambi A Bevill
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

In re	Vincen W Bevill Bambi A Bevill	According to the information required to be entered on this statement
	Debtor(s)	(check one box as directed in Part I, III, or VI of this statement):
Case Number:		☐ The presumption arises.
	(If known)	■ The presumption does not arise.
		$\square$ The presumption is temporarily inapplicable.

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
IA	□ <b>Declaration of Disabled Veteran.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	□ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. □ I was called to active duty after September 11, 2001, for a period of at least 90 days and □ I remain on active duty /or/ □ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	<ul> <li>b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/</li> <li>☐ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.</li> </ul>

	Part I	I. CALCULATION OF M	ION	THLY INCO	ME FOR § 707(b)('	7) EX	CLUSION		
		atus. Check the box that applies a							
	a.   Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.				ines 3-11.				
	b. $\square$ Married, r	not filing jointly, with declaration	of se	eparate households	By checking this box, d	ebtor d	eclares under	pena	lty of perjury:
	"My spouse	and I are legally separated under	appl	icable non-bankrup	otcy law or my spouse ar	d I are	living apart o	ther t	han for the
2	purpose of e for Lines 3-	evading the requirements of § 707.11.	(b)(2	2)(A) of the Bankru	ptcy Code." <b>Complete</b> of	only col	umn A (''Del	otor'	s Income'')
		not filing jointly, without the declaring in the control of the co				b above	. Complete b	oth (	Column A
	d.   Married, f	iling jointly. Complete both Colu	umn	A ("Debtor's Inco	ome") and Column B ("	Spouse	's Income'')	for L	ines 3-11.
		reflect average monthly income re				C	olumn A		Column B
		prior to filing the bankruptcy case				Г	Debtor's		Spouse's
		amount of monthly income varied y six, and enter the result on the a			you must divide the		Income		Income
3		lary, tips, bonuses, overtime, con				\$	0.00	\$	3,138.10
		e operation of a business, profes							
		ce in the appropriate column(s) o ion or farm, enter aggregate numb							
		er less than zero. <b>Do not include</b>							
4	Line b as a dedu			part of the susmit	ss emperises enter ou on				
				Debtor	Spouse				
	a. Gross rece		\$	0.00					
		and necessary business expenses	\$	0.00		Φ.	0.00	Ф	0.00
	c. Business i		•	btract Line b from		\$	0.00	\$	0.00
		<b>real property income.</b> Subtract olumn(s) of Line 5. Do not enter							
		ating expenses entered on Line l							
5	F			Debtor	Spouse				
	a. Gross rece	eipts	\$	0.00	\$ 0.00				
		and necessary operating expenses		0.00					
	c. Rent and	other real property income	Su	btract Line b from	Line a	\$	0.00	\$	0.00
6	Interest, dividen	ds, and royalties.				\$	0.00	\$	0.00
7	Pension and reti	rement income.				\$	0.00	\$	0.00
		id by another person or entity,							
8		lebtor or the debtor's dependen							
O		include alimony or separate main a B is completed. Each regular pa							
		sted in Column A, do not report the				\$	0.00	\$	0.00
		compensation. Enter the amount		•					
	However, if you	contend that unemployment comp	ensa	ation received by yo	ou or your spouse was a				
9		Social Security Act, do not list th		nount of such comp	ensation in Column A				
	or B, but instead state the amount in the space below:								
		compensation claimed to er the Social Security Act Debto	r\$	<b>0.00</b> Spe	ouse \$ 0.00	\$	0.00	\$	0.00
	Income from all	other sources. Specify source an	d an	nount. If necessary	, list additional sources				
	on a separate pag	ge. Do not include alimony or sej	para	te maintenance pa	yments paid by your				
		n B is completed, but include all							
		o not include any benefits received tim of a war crime, crime against l							
10	domestic terroris		iiuiii	inity, or as a victin	of international of				
	Debtor Spouse								
	a.		\$		\$				
	b.		\$		\$				
	Total and enter o					\$	0.00	\$	0.00
11		rent Monthly Income for § 707()				\$	0.00	¢	3,138.10
	COLUMN B 18 COM	ppleted, add Lines 3 through 10 ir	ı (O)	unin B. Enter the	iotai(s).	φ	0.00	φ	3,130.10

12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		3,138.10
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION		
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$	37,657.20
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)		
	a. Enter debtor's state of residence: NM b. Enter debtor's household size: 7	\$	82,868.00
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.	1	
15	■ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.	does no	ot arise" at the
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.		

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)				
	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)				
16	16 Enter the amount from Line 12.				\$
17	a.				
	d. Total and enter on Line 17		\$		\$
18	Current monthly income for § 707	<b>(b)(2).</b> Subtract Line 17	from Line 16 and enter the resu	ult.	\$
-			DEDUCTIONS FROM		
	Subpart A: Ded	uctions under Standa	ards of the Internal Revenu	ie Service (IRS)	
National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$	
19B	National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom				
	Persons under 65 years of age Persons 65 years of age or older				
	a1. Allowance per person b1. Number of persons	a2. b2.	Allowance per person Number of persons		
	c1. Subtotal	c2.	Subtotal		\$
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of				

20B	Local Standards: housing and utilities; mortgage/rent expense. En Housing and Utilities Standards; mortgage/rent expense for your coun available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of the number that would currently be allowed as exemptions on your feed any additional dependents whom you support); enter on Line b the total debts secured by your home, as stated in Line 42; subtract Line b from not enter an amount less than zero.	ty and family size (this information is ourt) (the applicable family size consists of leral income tax return, plus the number of al of the Average Monthly Payments for any		
	a. IRS Housing and Utilities Standards; mortgage/rental expense	\$		
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$		
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$	
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:			
	Local Standards: transportation; vehicle operation/public transportation	rtation expense.		
	You are entitled to an expense allowance in this category regardless of			
	vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expense included as a contribution to your household expenses in Line 8.	es or for which the operating expenses are		
22A	$\square$ 0 $\square$ 1 $\square$ 2 or more.			
	If you checked 0, enter on Line 22A the "Public Transportation" amount Transportation. If you checked 1 or 2 or more, enter on Line 22A the '			
	Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at <a href="www.usdoj.gov/ust/census">www.usdoj.gov/ust/census</a>		\$	
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)			
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 1 2 or more.			
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 1, as stated in Line the result in Line 23. <b>Do not enter an amount less than zero.</b>	ourt); enter in Line b the total of the Average		
	a. IRS Transportation Standards, Ownership Costs	\$		
	Average Monthly Payment for any debts secured by Vehicle b. 1 as stated in Line 42	¢		
	b. 1, as stated in Line 42 c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	
	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.			
	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of			
24	Monthly Payments for any debts secured by Vehicle 2, as stated in Lir the result in Line 24. <b>Do not enter an amount less than zero.</b>			
	a. IRS Transportation Standards, Ownership Costs	\$		
	Average Monthly Payment for any debts secured by Vehicle b. 2 as stated in Line 42	\$		
	b. 2, as stated in Line 42 c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	
	Other Necessary Expenses: taxes. Enter the total average monthly ex			
25	state and local taxes, other than real estate and sales taxes, such as inco	ome taxes, self employment taxes, social		
	security taxes, and Medicare taxes. Do not include real estate or sales taxes.			

26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.	\$			
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.				
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$			
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$			
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$			
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$			
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.				
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$			
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in				
34	the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.				
	a. Health Insurance \$				
	b. Disability Insurance \$				
	c. Health Savings Account \$	\$			
	Total and enter on Line 34.  If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  \$				
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.				
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.				
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$			

 $<sup>^{*}</sup>$  Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				\$	
40	Conti	inued charitable contributions. cial instruments to a charitable o	Enter the amount that you will conting rganization as defined in 26 U.S.C. § 1	nue to contribute in the $170(c)(1)$ -(2).	e form of cash or	\$
41	Total	Additional Expense Deduction	ns under § 707(b). Enter the total of L	Lines 34 through 40		\$
		S	Subpart C: Deductions for De	bt Payment		
42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.					
	a.	Name of Creditor	Property Securing the Debt	Average Monthly Payment		
				Total: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.    Name of Creditor			\$		
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.			\$		
	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.					
45	a. b.	issued by the Executive Offic information is available at wy the bankruptcy court.)	napter 13 plan payment. strict as determined under schedules e for United States Trustees. (This vw.usdoj.gov/ust/ or from the clerk of ve expense of Chapter 13 case	x Total: Multiply Line	es a and b	\$
46	Total	Deductions for Debt Payment	Enter the total of Lines 42 through 45	5.		\$
	Subpart D: Total Deductions from Income					<u> </u>
47	Total		er § 707(b)(2). Enter the total of Lines			\$
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48				\$		
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))			\$		
50			<b>707(b)(2).</b> Subtract Line 49 from Line		ılt.	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the			\$		

	Initial presumption determinati	ion. Check the applicable box and proceed as di	rected.				
	☐ The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.						
52	_						
		e 51 is more than \$11,725* Check the box for ication in Part VIII. You may also complete Pa					
	☐ The amount on Line 51 is at	least \$7,025*, but not more than \$11,725*. C	omplete the remainder of Part VI (I	Lines 53 through 55).			
53	Enter the amount of your total	non-priority unsecured debt		\$			
54	Threshold debt payment amour	nt. Multiply the amount in Line 53 by the numb	er 0.25 and enter the result.	\$			
	Secondary presumption determ	ination. Check the applicable box and proceed	as directed.				
55	☐ The amount on Line 51 is less of this statement, and complete the	s than the amount on Line 54. Check the box ne verification in Part VIII.	for "The presumption does not aris	se" at the top of page 1			
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.						
		Part VII. ADDITIONAL EXPENSE	CLAIMS				
56	Other Expenses. List and descri	be any monthly expenses, not otherwise stated i	n this form, that are required for the	health and welfare of			
		contend should be an additional deduction from					
	each item. Total the expenses.	list additional sources on a separate page. All	igures should reflect your average	monthly expense for			
				_			
	Expense Description		Monthly Amou	nt			
	a.		\$ \$				
	b. c.		\$	$\dashv$			
	d.		\$				
	d.	Total: Add Lines a, b, c, and d	\$				
	L		•				
		Part VIII. VERIFICATIO					
	I declare under penalty of perjury <i>must sign.</i> )	that the information provided in this statement	is true and correct. (If this is a join	nt case, both debtors			
Date: March 7, 2013 Signature: /s/ Vincen W Bevill							
		<u>,                                      </u>	Vincen W Bevill				
57			(Debtor)				
	Date: March 7	7, <b>2013</b> Signatu	re /s/ Bambi A Bevill				
		,	Bambi A Bevill				
			(Joint Debtor, if a	ny)			

<sup>\*</sup> Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## **Current Monthly Income Details for the Debtor**

## **Debtor Income Details:**

Income for the Period 09/01/2012 to 02/28/2013.

## **Current Monthly Income Details for the Debtor's Spouse**

## **Spouse Income Details:**

Income for the Period 09/01/2012 to 02/28/2013.

## Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: New Mexico Department of Health

Income by Month:

6 Months Ago:	09/2012	\$0.00
5 Months Ago:	10/2012	\$0.00
4 Months Ago:	11/2012	\$6,276.01
3 Months Ago:	12/2012	\$4,184.00
2 Months Ago:	01/2013	\$4,184.00
Last Month:	02/2013	\$4,184.56
	Average per month:	\$3,138.10